

Appl. No. 09/880,170
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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for using a desktop including a display for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals, including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal, comprising:

inputting said income withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation, and identifying one of said in-retirement goals as a priority goal;

performing an analysis based on said in-retirement goals and said current asset allocation;

forecasting, by using results of said analysis, said likelihood that said customer assets at retirement meet said priority goal;

providing an in-retirement income stream withdrawal strategy, wherein said income stream withdrawal strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period;

providing, using the display, a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed, wherein the likelihood is displayed as a percentage, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed;

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projecting annual snapshot cash flows from said current asset allocation and determining if a gap exists between said projected cash flows and said income goal; and providing, using the display, a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals, and further wherein said current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value.

2. (Original) The method of Claim 1, wherein said forecasting is based on outside and inside holdings.

3. (Canceled)

4. (Previously Presented) The method of Claim 1, wherein said cash flows comprise dividend and interest sources, and non-fluctuating sources.

5. (Original) The method of Claim 4, wherein said dividend and interest sources comprise equity dividend, fixed income, and cash payments, and wherein said non-fluctuating sources comprise income property, social security, and pension payments.

6. (Canceled)

7. (Previously Presented) The method of Claim 1, further comprising generating a current summary showing a breakdown of said cash flow into said dividend and interest sources, said non-fluctuating sources, total cash flow, and said income goal.

8. (Canceled)

9. (Previously Presented) The method of Claim 1, wherein said withdrawal strategy further comprises designating when and how much to withdraw from taxable, 401K, traditional IRA, and Roth IRA accounts.

10. (Canceled)

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11. (Previously Presented) The method of Claim 1, further comprising determining required minimum distribution (RMD) income streams based on total value of tax deferred assets.
12. (Previously Presented) The method of Claim 11, further comprising generating a report showing annual tax-deferred account withdrawals, and year end tax deferred account balances.
13. (Previously Presented) The method of Claim 1, further comprising providing financial and non-financial alternatives in order to attempt to increase said likelihood of meeting said retirement goals.
14. (Original) The method of Claim 13, wherein said non-financial alternatives increase said likelihood by requiring a relaxing of at least one of said in-retirement goals.
15. (Original) The method of Claim 13, wherein said financial alternatives attempt to increase said likelihood by altering said asset allocation and thereby assuming a better diversified portfolio.
16. (Previously Presented) The method of Claim 14, further comprising generating a report showing said in-retirement goals and said likelihood versus said modified in-retirement goals, said modified in-retirement goals comprising said at least one of said relaxed in-retirement goals, and showing said subsequent possible increased likelihood.
17. (Currently Amended) The method of Claim 15, further comprising generating a report showing, using the display, said in-retirement goals and said likelihood versus said altered asset allocation, and showing, using the display, said subsequent possible increased likelihood.
18. (Original) The method of Claim 15, wherein asset allocation preferences are incorporated.

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19. (Previously Presented) The method of Claim 15, further comprising providing action plans for attempting to increase said likelihood, said action plans comprising means for conveying whether to buy or sell said assets.

20. (Previously Presented) The method of Claim 19, wherein each asset class holding is separated from each other and small company holdings are separated from large, international, and fixed income company holdings.

- 21. (Canceled)
- 22. (Canceled)
- 23. (Canceled)
- 24. (Canceled)
- 25. (Canceled)
- 26. (Canceled)
- 27. (Canceled)
- 28. (Canceled)
- 29. (Canceled)
- 30. (Canceled)
- 31. (Canceled)
- 32. (Canceled)
- 33. (Canceled)
- 34. (Canceled)

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35. (Canceled)

36. (Previously Presented) The method of claim 1 further comprising providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis.

37. (Canceled)

38. (Canceled)

39. (Previously Presented) The method of Claim 2, further comprising acquiring an asset's current price through an existing, internal data feed updated nightly.

40. (Previously Presented) The method of Claim 1, further comprising alerting a user when a cash flow analysis indicates a problematic fluctuation.

41. (Previously Presented) The method of Claim 40, wherein the problematic fluctuation is indicated by a period wherein an actual monthly cash flow generated falls below a monthly cash flow goal by five percent or more.

42. (Canceled)

43. (Previously Presented) The method of Claim 1, further comprising the step of calculating a percentage of dividends a customer is currently reinvesting versus accessing.

44. (Previously Presented) The method of claim 14 wherein the relaxing of at least one of said in-retirement goals comprises relaxing the estate goal.

45. (New) The method of Claim 12, wherein the report compares the annual tax-deferred account withdrawals with the required minimum distribution income streams.

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46. (New) A method for using a computer for forecasting a likelihood that a customer's assets held in a plurality of different types of customer accounts at retirement meet in-retirement goals, including, but not limited to, an annual income withdrawal goal, an estate goal, and a years in retirement goal, comprising:

receiving at the computer said income withdrawal goal, said estate goal, said years in retirement goal, and a current asset allocation, and identifying, using the computer, one of said in-retirement goals as a priority goal;

performing, using the computer, an analysis based on said in-retirement goals and said current asset allocation;

forecasting, using the computer, by using results of said analysis, said likelihood that said customer assets at retirement meet said priority goal;

providing, using the computer, an in-retirement income stream withdrawal strategy, wherein said income stream withdrawal strategy provides tax advantages and wherein said income stream withdrawal strategy provides for a first time period and said income stream withdrawal strategy avoids withdrawal of assets from tax deferred accounts during the first time period, and said income stream withdrawal strategy providing for withdrawal from one or more tax deferred accounts during a second time period;

providing, using a computer, a findings overview report based on said analysis, wherein the findings overview report includes the in-retirement goals, and the likelihood that the priority goal will be met if the in-retirement income stream withdrawal strategy is followed, wherein the likelihood is displayed as a percentage, and the findings overview report further including an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed;

providing, using a computer, a summary of findings report, wherein the summary of findings report shows the likelihood for meeting the estate goal, a best case estate result, a worst case estate result, and an expected case estate result;

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projecting, using a computer, annual snapshot cash flows from said current asset allocation and determining if a gap exists between said projected cash flows and said income goal; and

providing, using a computer, a current performance planning table, wherein said table allows for assessing approximate current yield and total return information in order to determine which holdings of said assets provide cash flow versus growth required to meet said in-retirement goals, and further wherein said current performance planning table includes information on each asset's annual income, 1-year and 5-year total returns, and current value.

47. (New) The method of Claim 46, further comprising acquiring an asset's current price through an existing, internal data feed updated nightly.

48. (New) The method of Claim 46, further comprising alerting a user when a cash flow analysis indicates a problematic fluctuation.